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DEC 0 9 2005

Mr Alain L Bashore **Primary Examiner** Art Unit 1762 USPTO

FAX: 571-273-8300

RE: REQUEST FOR PRELIMINARY AMENDMENT FOR RCE APPLICATION 09/923311

Dear Sir,

Due to an oversight on our part, please enter amendment to claim 31 and 37 as attached.

Total pages of this facsimile including this cover page is

5.

Thank you

Yours truly,

Kha#Hee KWAN

Dated 9 DEC 2005

I hereby certified that I faxed this document on the 9 DEC 2005

09-DEC-2005 01:35

Application number: 09/923,311

Art Unit: 1762 Applicant: Khai Hee Kwan

Examiner: Alain L Bashore.

Title: A computer network method for conducting payment over a network by debiting and crediting utilities accounts

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

DEC 0 9 2005

TO: Commissioner for Patents Virginia 22313-1450

Sir:

REQUEST FOR PRELIMINARY AMENDMENT TO CLAIMS FOR OUR RCE APPLICATION 09/923,311

We respectfully ask the examiner to amendments to claims 31 and 37. The reason for this is an oversight on our part. We apologize for this inconvenience.

CLAIMS

1-30. Canceled

31. (Currently Amended) A computer method for conducting fund transfer over at least one network by crediting and debiting utility accounts comprising steps:

receiving a request for a payment amount from an identifiable payer for an identifiable payee;

confirming said request and verifying payer's account identifier, authorization data and payee's account identifier;

if said request is approved, crediting payee's utility account and debiting payer's utility account respectively with the said payment amount;

Page 1 of 4